

**Maine Revised Statutes**  
**Title 10: COMMERCE AND TRADE**  
**Chapter 209-B: FAIR CREDIT REPORTING ACT**

**§1310-D. CIVIL LIABILITY FOR NEGLIGENT NONCOMPLIANCE**

A consumer reporting agency or user of information that is negligent in failing to comply with a requirement imposed under this chapter with respect to a consumer is liable to that consumer in an amount equal to the sum of: [ 2013, c. 228, §1 (NEW) . ]

**1. Actual damages.** Actual damages sustained by the consumer as a result of the failure;

[ 2013, c. 228, §1 (NEW) . ]

**2. Additional damages.** Such amount of additional damages as the court may allow, but not less than \$100 for each violation of this chapter involving negligence, and for each consumer report containing any item of information that was inaccurate and that contributed in whole or in part to the decision to take adverse action against the consumer; and

[ 2013, c. 228, §1 (NEW) . ]

**3. Costs and attorney's fees.** In the case of any successful action to enforce any liability under this section, the costs of the action together with reasonable attorney's fees as determined by the court.

[ 2013, c. 228, §1 (NEW) . ]

SECTION HISTORY

2013, c. 228, §1 (NEW) .

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